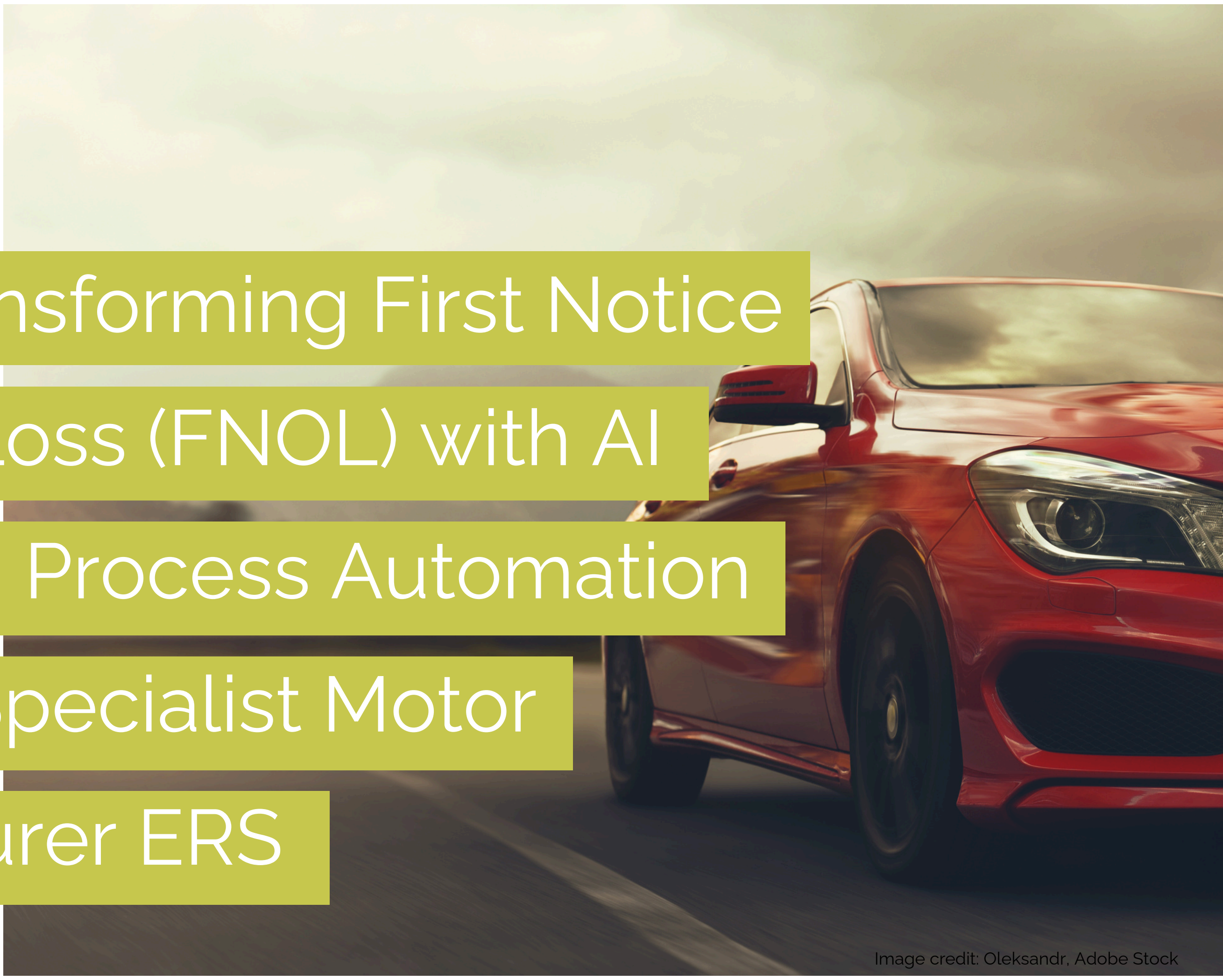
TCG
ENABLE THE DIGITAL ENTERPRISE

Transforming First Notice of Loss (FNOL) with AI and Process Automation at Specialist Motor Insurer ERS



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ABOUT ERS

ERS is the UK's leading specialist motor insurer at Lloyd's. Working with motor brokers nationwide, ERS makes motor livelihoods and passions possible by providing cover for some of the UK's most difficult and complex motor risks, from everyday vehicles to supercars, classic collections, fleets, even Batmobiles and the Gumball 3000 rally.

ERS

The specialist motor insurer

CASE STUDY

THE CHALLENGE: MANUAL PROCESSING OF FNOL EMAILS

ERS receives a high volume of First Notice of Loss (FNOL) transactions across its specialist offerings from a network of brokers. Approximately 60% of all FNOL's received are via email, with the remainder coming from inbound voice calls. Each transaction contains valuable unstructured information in the header or body of the email, or in any number of attachments that might accompany the claim.

PAIN POINTS IDENTIFIED:

Long processing times
Handlers were manually searching documents and keying relevant data directly into the ICE Claims Management System. This could take 15-25 minutes per claim.

Limited visibility and auditability
Time from email receipt to raising the claim and notification to the broker is monitored and of paramount importance. In addition, operational reporting didn't easily cover the whole data entry process for audit purposes.

Reliance on a small team
A small number of dedicated handlers examined the FNOL data and entered the information correctly for each claim. Other handlers would be seconded to meet periods of increased demand, but process improvement was necessary to aid efficiency.

Lack of alignment with IT strategy
The Group strategy was to move towards SaaS solutions rather than On Premise installations, which was currently the case.

ERS recognised the opportunity AI could bring them if controlled within robust guardrails as part of an automated process.
Much of the manual data entry validation and decisioning resided with the experienced Ops team. We had to draw out this knowledge and embed it into LLM prompting and validation logic. It was a pleasure working with all parties, delivering the project into live production with excellent results. I'm looking forward to the next challenge.

Barry Richards
TCG Managing Director UK & Ireland

We are very happy with the engagement of TCG and the performance of DocProStar as the automated solution now handling our FNOL ingestion and creating capacity in our claims team. This follows our company strategy to adopt AI and automation where relevant and to make continual service improvement to our customers and valued broker community.

Declan O'Mahony
Head of Claims, ERS

THE TURNING POINT

ERS needed to automate the FNOL process and had considered OCR and capture technology several years previously. At that time, there wasn't technology capable of capturing the broad set of formats accurately to make the project viable with a realistic ROI. In more recent years, the AI wave caused the search to resume with the prospect of a solution capable of processing such a diverse range of broker document formats and transactions.

After running internal tests, discussions were held with potential suppliers. TCG Process UK was introduced. ERS saw the capabilities of DocProStar as a way of designing a no code workflow process that would deliver audited efficiencies. At the same time, be able to exploit the use of the latest AI technologies to extract data and apply complex business rule validation to ensure data accuracy.

The ERS team worked with TCG to perform their due diligence around architecture and compliance before entering into an agreement for delivery and support of the solution.

SOLUTION HIGHLIGHTS

Delivered as a Saas Solution, the implementation included:

- **Full email and attachment normalization** for consistent data handling and accuracy.
- **SLA management of FNOL categories** to maintain business priorities.
- **Hybrid AI, LLM and TCG data extraction methods** to interrogate and validate over 100 data fields per transaction.
- **Human-in-the-loop** interface for exception handling and data source checking.
- **Automated quality control** and **audit trails** for each work item processed.
- **Seamless data output** (JSON, PDF) to the ICE Claims System via API.
- **Composable architecture** to adapt to the business with minimal impact and easily extend across other ERS business units and systems.

THE RESULTS

The tri-party collaboration between ERS, ICE InsureTech and TCG Process UK delivered measurable improvements:

Increased Efficiency
40%+ daily average straight through processing.

Manual Handling Time Reduced
The time needed from a manual handler has been reduced from 15-25 minutes down to an average of **4 minutes**.

Increased Capacity
Claims input capacity has increased by **75%**.

Improved Employee Satisfaction
Staff are able to focus their attention and skills on customer service and technical decision making, rather than data entry related activities.

Improved Transparency & Performance Monitoring
Operations have the tools to measure performance and audit compliance

About TCG Process

TCG Process is a global software company with an extensive history in helping organizations automate their content-heavy business processes. The TCG Process platform, OCTO, combines a comprehensive suite of AI-powered automation capabilities, enabling organizations to quickly build and deploy automated process applications. When combined with its purpose-built intelligent document processing solution, DocProStar, enterprises can ensure their business is being driven by precise, accurate information.

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